

[Date]

[Customer Full Name]

[Customer Address]

[City, State, Zip Code]

Subject: Urgent: Formal Warning Regarding Account Activity

Dear [Customer Name],

We are writing to notify you that a recent review of your account(s) ending in [Last 4 Digits of Account Number] has identified patterns of activity that are inconsistent with our terms and conditions and internal risk policies.

Specifically, our monitoring systems have flagged the following concerns:

- [Description of behavior, e.g., Unusual transaction patterns]
- [Description of behavior, e.g., Large undocumented cash deposits]
- [Description of behavior, e.g., High-frequency transfers to unverified sources]

This letter serves as a formal pre-closure warning. We require you to provide a valid explanation and supporting documentation for the aforementioned activities by [Deadline Date]. Failure to provide a satisfactory response may result in the immediate restriction of your account services or the permanent closure of your relationship with [Financial Institution Name].

Please submit the requested information through your secure online banking portal or by visiting your local branch. If you believe this assessment has been made in error, please contact our Compliance Department at [Phone Number] immediately.

We value your business but must ensure all accounts operate within regulatory and safety guidelines.

Sincerely,

[Sender Name/Department]

[Financial Institution Name]

[Contact Information]